

<i>SERFF Tracking Number:</i>	<i>UHLC-126210671</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>42804</i>
<i>Company Tracking Number:</i>	<i>AS724 (4/09)</i>		
<i>TOI:</i>	<i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS05G.001 Plan A</i>
	<i>Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>Co-Marketing Local Market FSI/AS724 (4/09)</i>		

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement

SERFF Tr Num: UHLC-126210671 State: ArkansasLH

TOI: MS05G Group Medicare Supplement -
Standard Plans

SERFF Status: Closed

State Tr Num: 42804

Sub-TOI: MS05G.001 Plan A

Co Tr Num: AS724 (4/09)

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Tammy Frederick, Bobbie
Walton

Disposition Date: 07/24/2009

Date Submitted: 06/30/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Co-Marketing Local Market FSI

Project Number: AS724 (4/09)

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/24/2009

Deemer Date:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Association

Explanation for Other Group Market Type:

State Status Changed: 07/24/2009

Corresponding Filing Tracking Number: AS724
(4/09)

Filing Description:

RE: United HealthCare Insurance Company

AARP Medicare Supplement Advertising Material

Local Market – Free Standing Inserts

NAIC No: 0707-79413

SERFF Tracking Number: UHLC-126210671 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42804
Company Tracking Number: AS724 (4/09)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Co-Marketing Local Market FSI/AS724 (4/09)

File No: AS724 (4/09) (PLEASE USE THIS NUMBER IN ALL CORRESPONDENCE)

We enclose for your information and review, proof copies of advertising for use in connection with the AARP group health insurance program. This advertising is new and does not replace any material previously submitted to the Department.

These are invitations to inquire. The advertising material AS724 CA (4/09), AS725 CA (4/09), and AS726 CA (4/09) are free standing inserts that will appear in various magazines and newspapers. The business reply card – MS403 (4/09) will be on each free standing insert.

The Policy Form Number GRP79171 GPS-1 will appear in the disclaimer paragraph on each of the Free Standing Inserts.

We trust the enclosed forms are in order and look forward to your prompt acknowledgment of this filing. If you have any further questions you can contact me at 215/902-8444. If you prefer, you may also send a facsimile to me at Fax: 215/902-8813 or send an email to Susan_J_Cipollo@uhc.com.

LIST OF ENCLOSURES

Medicare Supplement Advertising
Local Market Free Standing Inserts
2009

AS724 (4/09) Print Ad
AS725 (4/09) Print Ad
AS726 (4/09) Print Ad
MS403 (4/09) Business Reply Card

SERFF Tracking Number: UHLC-126210671 State: Arkansas
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Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
 680 Blair Mill Rd. (215) 902-8444 [Phone]
 Horsham, PA 19044 (215) 902-8813[FAX]

Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
 450 Columbus Boulevard Group Code: 707 Company Type: Life and Health
 PO Box 150450
 Hartford, CT 06115-0450 Group Name: State ID Number:
 (860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: 25.00 per form. 4 forms.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$100.00	06/30/2009	28891991

SERFF Tracking Number: UHLC-126210671 *State:* Arkansas
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Product Name: Medicare Supplement
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	07/24/2009	07/24/2009

SERFF Tracking Number: UHLC-126210671 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 42804
Company Tracking Number: AS724 (4/09)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Co-Marketing Local Market FSI/AS724 (4/09)

Disposition

Disposition Date: 07/24/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-126210671 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 42804
Company Tracking Number: AS724 (4/09)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Co-Marketing Local Market FSI/AS724 (4/09)

Item Type	Item Name	Item Status	Public Access
Form	Print Ad	Filed	Yes
Form	Print Ad	Filed	Yes
Form	Print Ad	Filed	Yes
Form	Business Reply Card	Filed	Yes

SERFF Tracking Number: UHLC-126210671 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42804

Company Tracking Number: AS724 (4/09)

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans

Product Name: Medicare Supplement

Project Name/Number: Co-Marketing Local Market FSI/AS724 (4/09)

Form Schedule

Lead Form Number: AS724 (4/09)

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed	AS724 (4/09)	Advertising Print Ad	Initial			AS724 (4-09)_No_BRC.pdf
Filed	AS725 (4/09)	Advertising Print Ad	Initial			AS725 (4-09)_No_BRC.pdf
Filed	AS726 (4/09)	Advertising Print Ad	Initial			AS726 (4-09)_No_BRC.pdf
Filed	MS403 (4/09)	Advertising Business Reply Card Initial				MS403 (4-09)_BRCfile.pdf

Attention Area
Residents Age 65+

Consider a Medicare supplement insurance plan with
a competitive rate.

AARP® | Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company



Finding supplemental health insurance that fits your budget isn't a game. Choose a plan that offers competitive rates.

An AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, could save you **THOUSANDS** in out-of-pocket expenses.*

The purpose of this communication is the solicitation of insurance.
Contact will be made by an insurance agent or insurance company.

**Request your FREE
information kit today,
even if you're not an
AARP member. To enroll,
you must be a member.**

**Call toll-free
1-XXX-XXX-XXXX ext. XXX
(TTY: 1-XXX-XXX-XXXX)
or mail in the
attached card.**

**Give this card
to a friend.**

*Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare spending and the Medicare Program, June 2008. http://www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf (15 Jan, 2009) p. 63,65.

AARP contracts with insurers to make coverage available to AARP members. Neither AARP nor its affiliate is the insurer.



Don't play games with your Medicare supplement rates.

With so many Medicare supplement insurance plans out there, it makes sense to choose one with competitive rates so you can make the most of your dollars. AARP® Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company, have a selection of plans that could meet your needs and budget and like all standardized plans, they offer:

- Freedom to choose any doctor and hospital that accept Medicare
- Absolutely no referrals needed to see specialists

Plus, they:

- Are the only Medicare supplement insurance plans endorsed by AARP
- Offer the stability of UnitedHealthcare Insurance Company*
- Feature virtually no claim forms

Discover a plan with competitive rates. Request your **FREE** information kit – even if you're not an AARP member (you must be a member to enroll). And feel free to tell a friend. There's no obligation.



Call toll-free today.
1-XXX-XXX-XXXX ext. XXX
(TTY: 1-XXX-XXX-XXXX)
Or, mail the attached reply card.

Consider a plan with a competitive rate.

This is a group Medicare supplement policy and you must be an AARP member to purchase this product.

*In 2009, UnitedHealthcare Insurance Company is rated "A-stable" by A.M. Best, an independent organization that evaluates insurance company financial performance.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors. Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). **Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.** Policy Form No.GRP 79171GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area. **This is a solicitation of insurance. An agent may contact you.** Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.

Attention Area
Residents Age 65+

Consider a Medicare supplement insurance plan
with a competitive rate.

This covers about
80% of your
Part B expenses.



This helps cover some of the other 20%.

An AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, could save you thousands in out-of-pocket expenses.*

AARP® | Medicare Supplement Plans
insured by **UnitedHealthcare Insurance Company**

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Request your **FREE** information kit today, even if you're not an AARP member. To enroll, you must be a member.

Call toll-free
1-XXX-XXX-XXXX ext. XXX
(TTY: 1-XXX-XXX-XXXX)
or mail in the attached card.

Give this card to a friend.

*Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare spending and the Medicare Program, June 2008. http://www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf (15 Jan, 2009) p. 63,65.

AARP contracts with insurers to make coverage available to AARP members. Neither AARP nor its affiliate is the insurer.

**Choose a plan offering competitive rates.
It could be a great choice for you.**

Help protect yourself from some out-of-pocket medical expenses.

Choose the only Medicare supplement insurance endorsed by AARP.[®]

Medicare doesn't pay for everything. In fact, having Medicare alone could leave you with up to thousands in out-of-pocket costs and deductibles that you have to pay.¹ That's why there's Medicare supplement insurance. AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, are one option to consider. Like all Medicare supplement plans, they offer:

- Freedom to choose any doctor and hospital that accept Medicare
- Absolutely no referrals needed to see specialists
- Little-to-no co-pays for visits to the Doctor, depending on the plan you choose

Plus, they offer:

- The AARP[®] endorsement and stability of UnitedHealthcare Insurance Company*
- Virtually no claim forms

**Discover a plan with millions of members nationwide.²
Request your FREE information kit – even if you're not an AARP member (you must be a member to enroll).
And feel free to tell a friend. There's no obligation.**

Call toll-free today.

**1-XXX-XXX-XXXX ext. XXX (TTY: 1-XXX-XXX-XXXX)
Or, mail the attached reply card.**



Medicare Supplement Plans

insured by **UnitedHealthcare
Insurance Company**

*In 2009, UnitedHealthcare Insurance Company is rated "A-stable" by A.M. Best, an independent organization that evaluates insurance company financial performance.

This is a group Medicare supplement policy and you must be an AARP member to purchase this product.

¹ Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare spending and the Medicare Program, June 2008. http://www.medpac.gov/documents/Jun08DataBook_Entire_report.pdf (15 Jan, 2009) p. 63,65.

² Based on 2008 internal company data. www.aarphealthcare.com/statistics.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors. Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). **Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.** Policy Form No.GRP 79171GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area. **This is a solicitation of insurance. An agent may contact you.** Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.

**Attention area
Residents Age 65+**

**Consider a Medicare supplement insurance plan
with a competitive rate**

**Make a move that could help with some of the
out-of-pocket expenses Medicare doesn't pay.**

A Medicare supplement insurance plan, like the one endorsed by AARP®,
can help pay for some of what Medicare doesn't.



Medicare Supplement Plans
insured by **UnitedHealthcare
Insurance Company**

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

**Request your FREE
information kit today,
even if you're not an
AARP member.**

**Call toll-free
1-XXX-XXX-XXXX, ext. XXX
(TTY: 1-XXX-XXX-XXXX)
or mail in the
attached card.**

**Give this card
to a friend.**

AARP contracts with insurers to make coverage
available to AARP members. Neither AARP nor its
affiliate is the insurer.

AS726 (4/09)

Consider a Medicare supplement plan and have the freedom to see any doctor who accepts Medicare.

A Medicare supplement plan could work for you.

Choose an AARP® Medicare Supplement Insurance plan, insured by UnitedHealthcare Insurance Company.



The only Medicare supplement insurance plan endorsed by AARP features competitive rates. And it insures 2.8 million people¹ nationwide, helping them meet their supplemental insurance coverage needs. It could be a good choice for you, too. Like all Medicare supplement plans, this plan helps pay for some of the out-of-pocket medical expenses that Medicare doesn't, as well as:

- Freedom to choose any doctor and hospital that accepts Medicare
- Absolutely no referrals needed to see specialists – see who you want, when you want
- Little-to-no co-pays for visits to the doctor, depending on the plan you choose

Plus, this plan features:

- The AARP® endorsement and stability of UnitedHealthcare Insurance Company*
- Virtually no claim forms

Change to a plan with millions of members nationwide.¹

Request your FREE information kit – even if you're not an AARP member (to enroll, you must be a member).

And feel free to tell a friend. There's no obligation.

**Call toll-free today.
1-XXX-XXX-XXXX ext. XXX
(TTY: 1-XXX-XXX-XXXX)**

Or, mail the attached reply card.



Medicare Supplement Plans
insured by **UnitedHealthcare Insurance Company**

¹ Based on 2008 internal company data.
www.aarphealthcare.com/statistics.

*In 2009, UnitedHealthcare Insurance Company is rated "A-stable" by A.M. Best, an independent organization that evaluates insurance company financial performance.

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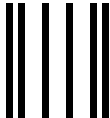
AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors. AARP contracts with insurers to make coverage available to AARP members. Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents).

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program. Policy Form No.GRP 79171 GPS-1(G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area. **This is a solicitation of insurance. An agent may contact you.** Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

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Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company



**NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES**

BUSINESS REPLY MAIL

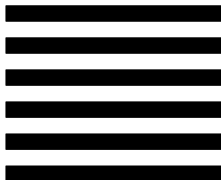
FIRST-CLASS MAIL PERMIT NO. 45 LEHIGH VALLEY, PA

POSTAGE WILL BE PAID BY ADDRESSEE

**UNITEDHEALTHCARE
INSURANCE COMPANY**

P.O. BOX 25601

LEHIGH VALLEY, PA 18003-9905



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	<i>Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement</i>		
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Rate Information

Rate data does NOT apply to filing.